CHAPTER 13 PLAN UNITED STATES BANKRUPTCY COURT SOLITHERN DISTRICT OF MISSISSIPPI

		30	OTHERN DIS	TRICT OF MIS	001001771		CAS	SE NO
Joint D	Edward F Hearns Debtor Wanda Jean He ss 9685 Hwy 18 West		SS#	xxx-xx-2993 xxx-xx-0196	Media	an Income	Above	Below
	LAN DOES NOT ALL firmed. The treatmen							that may
The pla	ENT AND LENGTH OI in period shall be for a than 60 months for ab	period of60			an 36 months fo	or below m	edian incom	e debtor(s),
(A)	<u>-</u> -		Order directing PSN, Inc Dept eeway					
(B)	Joint Debtor shall pay otherwise ordered by address:				/ / bi-weekly) to Il be issued to			
Filed cl Interna Mississ Other/	ITY CREDITORS. aims that are not disal al Revenue Service: sippi Dept. of Revenue	s: \$	0.00 0.00 0.00		0.00	ws:	/month /month /month	
				-NONE				
To be	paid direct, _		ount of \$ per rough payroll de	_	•	the plan.		
PRE-P To be	ETITION ARREARAG paid Dire		amount of \$ the hrough payroll				r month beg	nning
below.	MORTGAGES. All cla Absent an objection by to the start date for th	y a party in int	erest, the plan	will be amende	ed consistent w	vith the pro		

___ BEGĬNŇINĠ _

THROUGH

MTG PMTS TO: -NONE-

MTG ARREARS TO: -NONE-

PLAN DIRECT

@\$

(*Including interest at %)

MORTGAGE CLAIN Creditor:	IS TO BE PAID IN FULL C Selena Finance		N TERM: x. amt. due:	33,965.00)	Int. Rat	te: contract		
D					r insurance escrowed		interest		
Property Address:	Quitman, MS 39355	Are re	elated taxes a	na/or insur	ance escrov	wed Yes	<u>No</u>		
11 U.S.C. 1325(a)(5 creditors shall be pa	SECURED CLAIMS. Credi)(B)(i)(I) until the payment of id as secured claimants the s secured shall be treated a	of the debte sum set of	determined a out below or p	as under no oursuant to	n-bankrupt	cy law or disc	harge. Such The portion of		
		910*	APPROX.			INT.	PAY VALUE OR AMT.		
CREDITOR'S NAM	E COLLATERAL	CLM	AMT. OWE	D	VALUE	RATE	OWED		
Capital One Auto	2014 Camry	yes	24,288.		16,000.00	5.00%	Amt Owed		
Central Finance	2006 F-150	no	5,860.		7,000.00	5.00%	Amt. Owed		
paragraph" of 11 U.S SPECIAL CLAIMAN Debtor, etc. For all a	ITS including, but not limite ibandoned collateral Debto	ed to, co-si r will pay \$	gned debts, a 0.00 on the s	bandonme	nt of collate	eral, direct pay	ments by		
for payment, credito	r must file a proof of claim t	o receive _l	proposed pay	ment.			DDODOSED		
CREDITOR'S NAM	E COLLATERAL			APPROX.	AMT. OWE	D	PROPOSED TREATMENT		
1st Heritage	Personal Propert	V			\$3,282.9	90	To avoid lien		
Pioneer Credit	Personal Propert				\$1,406.	_	To avoid lien		
Tower Loan	Personal Propert	,			\$2,514.		To avoid lien		
	which are not subject to dis to be included in the general APPROX. AMT.	unsecure	d total):	7.5.C. §§ 5 ACTUAL M	. , , ,	d 1328(c) are			
SPECIAL PROVISION payments:NONE	ONS for all payments to be	paid throu	gh the plan, i	ncluding, b	ut not limite	d to, adequate	e protection		
disallowed to receive \$, with the Trus	JRED DEBTS totaling apprepayment as follows: X tee to determine the percering, absent order of the Co	_ IN FULL ntage distri	(100%) or	% (perce	nt) MINIMU	JM, or a total of	distribution of		
Total Attorney Fees	Charged \$ <u>3,200.00</u>								
	iously Paid \$ <u>194.00</u>	06.00							
The payment of admrules.	ninistrative costs and aforer	nentioned	attorney fees	are to be p	oaid pursua	nt to Court or	der and/or local		
Automobile Insuran	ce Co/Agent		Attorney for Debtor (Name/Address/Phone # / Email) Tylvester O. Goss 4920						
				Box 2957 dian, MS 393	302				
			INIGILIC	aiaii, i¥i3 39.	JU <u>L</u>				
Telephone/Fax			Telei	phone/Fax	601-485-63	355			
				smile No.	601-482-33				
						e@dgwlaw.cor	n		

Effective: October 1, 2011

15-50125-KMS Dkt 2 Filed 01/28/15 Entered 01/28/15 13:54:27 Page 3 of 3

DATE: January 26, 2015

DEBTOR'S SIGNATURE
JOINT DEBTOR'S SIGNATURE
ATTORNEY'S SIGNATURE
/s/ Edward F Hearns
/s/ Wanda Jean Hearns
/s/ Tylvester O. Goss

Effective: October 1, 2011 Software Copyright (c) 1996-2014 Best Case, LLC - www.bestcase.com